

Exhibit A

Carroll Claim No. 4121 Diligence Response

Claim # 4121

RESCAP

JUN 05 2013

MORRISON

FOERSTER

To: JAIA
By: JAIA

Claim Information

Claim Number	4121
Basis of Claim <small>Explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim.</small>	<i>Fraudulent Foreclosure Never Received notice of Proceedings -</i> <i>Copy of deed (enclosed)</i> <i>Copy of Bank statement (2009)</i> <i>Copy of Bank statement (2010)</i> <i>Copy of last Received statement (enclosed)</i> <i>Copy of Western union payments (enclosed)</i> <i>Independent Review Board Reviewing Case</i> <i>Had To File Bankruptcy Resulting In Bad Credit report</i>

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the following loan information, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Loan Number: [REDACTED] 5736		
Address of property related to the above loan number: 2285 Cedar point Rd.		
City: Woburn	State: MA	ZIP Code: 01805

Additional resources may be found at - <http://www.kccllc.net/rescap>

Claim #4121 Date Filed: 11/9/2012

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT, SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor: <u>Residential Capital, LLC</u> <u>Homecomings Financial</u>	Case Number: <u>12-12020 (mg)</u>	
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>Billy Ray Carroll</u>		<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____ <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. § 507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507 (a)(). Amount entitled to priority: \$ _____ * Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
Name and address where notices should be sent: <u>Bill Carroll</u> <u>2158 Grove Ct</u> <u>Mobile AL 36605</u>		
Telephonic number: <u>251-644-2986</u>	email: <u>Bcarrollmobile@yahoo.com</u>	
Name and address where payment should be sent (if different from above):		
Telephone number: _____ email: _____		1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges. <u>Rent, Storage</u> 2. Basis for Claim: <u>Mortgage Note</u> (See instruction #2) 3. Last four digits of any number by which creditor identifies debtor: <u>9440</u> 3a. Debtor may have scheduled account as: _____ (See instruction #3a) 3b. Uniform Claim Identifier (optional): _____ (See instruction #3b) 4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ <u>80,000</u> Annual Interest Rate <u>7</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, If any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____ 6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before February 20, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6) 7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7) 8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted") DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: 9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Billy Ray Carroll</u> Title: _____ Company: _____ Address and telephone number (if different from notice address above): Telephone number: <u>251-644-2986</u> Email: <u>Bcarrollmobile@yahoo.com</u> Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

RECEIVED

NOV 09 2012

KURTZMAN CARSON CONSULTANTS
COURT USE ONLY

Homecomings Account Statement

CUSTOMER INFORMATION

Name: Billy R Carroll
Account Number: [REDACTED] 5736
Home Phone #: (251) 478-0090

PROPERTY ADDRESS

2285 CEDAR POINT RD
MOBILE AL 36605

Homecomings Financial

A GMAC Company

Visit us at www.homecomings.com for
account information or to apply on-line.

03/28/07 06:20 0011728 20090310 1C137103 MOREG 1 02 DOM 1C13710000 146316 HO

#BWNHJPY

#KW75582H90571#



BILLY R CARROLL
2285 CEDAR POINT RD
MOBILE AL 36605-3158



Customer Care Inquiries: 1-800-206-2901
Home Financing Needs: 1-877-695-3633

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Number [REDACTED] 5736

Current Statement Date March 09, 2009

Maturity Date May 01, 2018

Interest Rate 7.50000

Current Principal Balance* \$47,509.28

Current Escrow Balance \$1,446.00-

Interest Paid Year-to-Date \$902.07

Taxes Paid Year-to-Date \$0.00

For Customer Care inquiries call: 1-800-206-2901

For Insurance inquiries call: 1-800-237-6787

For Payment Arrangements call: 1-800-799-9250

Principal and Interest \$600.70

Subsidy/Buydown \$0.00

Escrow \$0.00

Amount Past Due \$0.00

Outstanding Late Charges \$58.86

Other \$0.00

Total Amount Due \$659.56

Account Due Date April 01, 2009

Account Activity Since Last Statement

Description	Due Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	03/01/09	03/09/09	\$601.00	\$301.88	\$298.82			\$0.30	
PD CORP ADV 2 ESCROW	02/01/09	02/24/09	\$1,446.00						\$1,446.00
Receipt	02/01/09	02/24/09	\$1,446.00-						
CORP ADV 2 ESCROW	02/01/09	02/23/09	\$1,446.00			\$1,446.00-			\$1,446.00



STATE OF ALABAMA
OFFICE OF THE ATTORNEY GENERAL

Date: October 8, 2012

Account Number: [REDACTED] 5736

Claimant ID: 0011294429

Property Address:
2285 CEDAR POINT RD
MOBILE AL 36605

BILLY R CARROLL
2158 GROVE CT
MOBILE, AL 36605-3916

Dear Borrower:

You may be eligible to receive a payment of at least \$840.00 as a part of the National Mortgage Settlement. My office, our state mortgage regulator, and the federal government have reached a historic settlement with the country's five largest mortgage servicers. **This payment amount is based on 100% of all eligible borrowers submitting claim forms, and therefore the payment you receive will very likely be higher.**

Records show you had a loan serviced by Ally/GMAC and that you may be included in the Settlement because you lost your primary residence to foreclosure between January 1, 2008 and December 31, 2011.

If you choose to participate, the amount you receive will very likely be more than \$840.00, depending upon the total number of people who decide to participate, but it will not be less. You also keep your rights to pursue a lawsuit against your mortgage servicer. You may get a payment from this Settlement even if you participate in another foreclosure claims process. However, any payment you receive from this Settlement may reduce payments you may be eligible to receive in any other foreclosure claims process or legal proceeding.

You must file your claim online or mail it using the enclosed prepaid envelope by
January 18, 2013 to get your payment.

Your claim form has been customized for your loan and cannot be used by anyone else. If you choose to file online, you will need your customized claimant ID number (located in the upper right corner) to file a claim.

Please read the enclosed commonly asked questions for more information about the Settlement. If you have further questions:

- Visit www.nationalmortgagesettlement.com;
- Call toll free 1-866-430-8358 (hearing impaired call 1-866-494-8281), Monday through Friday 7:00 a.m. - 7:00 p.m. Central Time; or
- Email Administrator@nationalmortgagesettlement.com.

Sincerely,

Luther Strange

Luther Strange
Alabama Attorney General

National Mortgage Settlement – Commonly Asked Questions

1. Why did I receive this package?

You may be eligible to receive a payment from the National Mortgage Settlement because your mortgage was with one of the participating mortgage servicers and you lost your home to foreclosure between January 1, 2008 and December 31, 2011.

2. What is the National Mortgage Settlement about?

State and federal investigations claimed the country's five largest mortgage servicers (Ally/GMAC, Bank of America, Citi, JPMorgan Chase, and Wells Fargo) routinely signed foreclosure related documents outside the presence of a notary public and without personal knowledge that the facts contained in the documents were correct. In addition, they also claimed that the mortgage servicers committed various errors and abuses in their mortgage processes.

The attorneys general and state mortgage regulators for 49 states and the District of Columbia reached a Settlement with those mortgage servicers that will provide relief to affected borrowers – including approximately \$1.5 billion in payments to eligible borrowers who lost their homes to foreclosure. To receive a payment, you do not need to prove financial harm. You also keep your rights to pursue a lawsuit against your mortgage servicer and to participate in the Independent Foreclosure Review Process. (see Question 6).

3. How much will I be paid?

Your minimum payment amount is included in the first sentence of the enclosed letter. You may receive more than that amount depending on how many eligible borrowers file a claim. However, we cannot calculate final payment amounts until all claims have been filed and processed.

4. When will I be paid?

Because this Settlement involves borrowers across the country, it will take some time to process all claim forms. We anticipate that checks will be mailed in 2013. You may call the toll-free number: 1-866-430-8358, or visit www.nationalmortgagesettlement.com periodically for updates on when the checks will be mailed.

5. What if I have a co-borrower?

Divorced or separated co-borrowers who wish to receive separate payments must submit separate individual claim forms. If two or more co-borrowers submit individual claim forms, then the payment amount for the loan will be split equally and each borrower will be issued a separate check. If only one claim form is submitted, then one check will be issued in the names of all borrowers for that loan.

6. Is this related to the Independent Foreclosure Review Process?

This Settlement is different from the Independent Foreclosure Review process being conducted by federal bank regulators. For more information on the Independent Foreclosure Review process, please go to www.independentforeclosurereview.com. Eligible borrowers will be able to get a payment from the National Mortgage Settlement even if they participate in the Independent Foreclosure Review, or another foreclosure claims process. However, any payment you receive from this Settlement may reduce payments you may be eligible to receive in any other foreclosure claims process or legal proceeding.

7. Is this payment intended to compensate me for the loss of my home?

No. This payment is only intended to be partial compensation for the illegal conduct of the mortgage servicers. The Settlement does not require you to prove you suffered financial injury as a result of your mortgage servicer's actions. It also does not require you to release the mortgage servicer from any legal responsibility for your financial injury. You are free to participate in this Settlement and also pursue other legal remedies for the loss of your home if you choose.

8. What do I do next?

If you want to get a payment, file your claim online at www.nationalmortgagesettlement.com or fill out the enclosed claim form and return it using the prepaid envelope by **January 18, 2013**. If you decide to file online, you will need the customized claimant ID number from the top of the enclosed letter. Filing a claim in this Settlement is designed to be an easy process. **YOU SHOULD NOT NEED TO PAY ANYONE TO FILE YOUR CLAIM.** However, if you have questions or need help filing your claim, you may call the Settlement Administrator at 1-866-430-8358.

Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

000395

Sent/Received

JUN 05 2013

PRF # 58316***
Case No.: 12-12020
Svl 2

PackID: 395
NameID: 11080394

To: _____
By: MAW

Billy Ray Carroll
2158 Grove Ct
Mobile, AL 36605

RESCAP

MORRISON | FOERSTER

Claim Number: 4121

Dear Claimant: Billy Ray Carroll

You are receiving this letter because you or someone on your behalf filed a Proof of Claim form in the jointly-administered chapter 11 bankruptcy cases of Residential Capital, LLC ("ResCap"), GMAC Mortgage, LLC and other affiliated debtors and debtors in possession (collectively, the "Debtors") pending before the United States Bankruptcy Court for the Southern District of New York, Case No. 12-12020 (MG) (the "ResCap bankruptcy case") and we need additional information from you regarding the claims you are asserting against the Debtors.

The Information we Need From You Regarding Your Proof of Claim:

We received and reviewed a copy of the Proof of Claim form and document(s), if any, that you filed in the ResCap bankruptcy case. A copy of your Proof of Claim form is enclosed for your reference. We are unable to determine from the Proof of Claim form and the document(s), if any, you submitted why you believe you are owed money or other relief from one of the Debtors. In order to evaluate your claim, we need to understand why you believe you are owed money or are entitled to other relief from one of the Debtors.

You Must Respond to this Letter by no Later Than June 20, 2013:

In accordance with the Order of the Bankruptcy Court (Docket No. 3294, filed March 21, 2013), you must respond to this letter by no later than June 20, 2013 with an explanation that states the legal and factual reasons why you believe that one of the Debtors owed you money as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim. Included with this letter is a form to assist you in responding to our request.

Consequences of Failing to Respond:

If you do not provide the requested explanation and supporting documentation by no later than June 20, 2013, the Debtors may file a formal objection to your Proof of Claim, and your claim may be disallowed and permanently expunged. If your claim is disallowed and expunged, you will not receive any payment for your claim and any other requests you may have made for non-monetary relief in your Proof of Claim will be denied. Therefore, it is very important that you respond by the date stated above with the requested information and documentation supporting the basis for your claim.

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the loan number and property address that the loan relates to in the information and documentation that you send us, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Note: The Debtors previously provided notices about their bankruptcy filings and the claim process to current customers and mortgage loan applicants. You may have received one or more of those notices. Nothing in those notices and nothing in this letter changes your obligations under your mortgage loan agreement (i.e. if you were obligated to make, or were making, mortgage loan payments before the ResCap bankruptcy case commenced, you should continue to make mortgage loan payments). However, if the only reason you filed a Proof of Claim was because you received a notice from the Debtors and you do not believe that ResCap, GMAC Mortgage or any of the other Debtors owes you money or other relief, please reply to us via email or letter stating so. This information is necessary to evaluate your claim.

Questions:

If you have any questions about this letter, or need help in providing the requested information and document(s), you should contact an attorney. You may also contact the Special Counsel to the Official Committee of Unsecured Creditors¹ (contact information provided below):

SPECIAL COUNSEL TO THE OFFICIAL COMMITTEE OF UNSECURED CREDITORS

SILVERMANACAMPORA LLP

100 Jericho Quadrangle, Suite 300

Jericho, New York 11753

Telephone: 866-259-5217

Website: <http://silvermanacampora.com>

E-mail address: rescapborrower@silvermanacampora.com

You must send the requested information and document(s) supporting your claim on or before the date provided in this letter to either:

- (i) **Claims.Management@gmacrescap.com, or**
- (ii) **Residential Capital, LLC**
P.O. Box 385220
Bloomington, Minnesota 55438

Please mark each piece of correspondence with the Claim Number referenced above.

Sincerely,

Claims Management
Residential Capital, LLC

¹ Please be advised that SilvermanAcampora LLP does not represent you individually and, therefore, cannot provide you with legal advice.



PRIORITY[®]
MAIL

UNITED STATES POSTAL SERVICE

For Domestic
and International Use

From *B.H. Carroll*
2158 Grove St.
Mobile AL
36605

TO *Residentia Capital LLC*

P.O. Box 385220

Bloomington, Minnesota 55438

Label 228, January 2008



2305 0270 0000 0374 4942

Sent/Received

JUN 05 2013

To
by MAIL



1004



55-438

U.S. POSTAGE
PAID
MOBILE AL
36605
MAY 31 2013
FINDLAY
\$15.05
08000228-04

Authorized Signatory

Claim #
4121

**OWNERS
SCHEDULE B**

Agent File No.: G6709

Owners Policy No.: [REDACTED] 0650

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of:

- 1. Rights or claims of parties in possession not shown by the public records.*
- 2. Easements, or claims of easements, not shown by the public records.*
- 3. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.*
- 4. Any lien or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.*
- 5. Taxes or special assessments which are not shown as existing liens by the public records.*

NOTE: Exceptions numbered - none - above are hereby deleted.

SPECIAL EXCEPTIONS: The mortgage, if any, referred to in Item 4 of Schedule A.

- 6. General and special taxes or assessments for 1998 and subsequent years not yet due and payable.*
- 7. This policy does not insure against loss or damage which may arise from any municipal assessments not recorded in the Probate records.*
- 8. Right of Way granted to Alabama Power Company by instrument(s) recorded in Deed Book 632, Page 534 and Real Property Book 371, Page 189.*
- 9. Easement and/or building setback line as shown on record plat.*

cgh

The recording references refer to the records in the office of the Judge of Probate, Mobile County, Alabama, unless otherwise indicated.

Claim #
4124

STATE OF ALABAMA

2000021454 Book-4821 Page-0467
Total Number of Pages: 2

COUNTY OF MOBILE

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that Kensey Prentiss Mixon, Jr., a married man, the grantor, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged to have been paid to the said grantor by Billy R. Carroll, the grantee, does hereby GRANT, BARGAIN, SELL AND CONVEY unto said grantee, his heirs and assigns, subject to the provisions hereinafter contained, all of that real property located in the County of Mobile, State of Alabama, which is described as follows:

Begin at the Northwest corner of Lot Three of Fractional Section 15, Township 5 South, Range 1 West and run East 122 feet to a point on the East line of Cedar Point Road, thence run South 14 degrees 30 minutes West along the East line of said Cedar Point Road 741 feet to a point marked by an iron pipe, for the point of beginning; thence run 77 degrees 15 minutes East 360 feet to a point, thence run South 14 degrees 30 minutes West 75 feet to a point, thence run North 77 degrees 15 minutes West 360 feet to a point on the East line of Cedar Point Road, thence run North along the East line of Cedar Point Road, 14 degrees 30 minutes East, 75 feet to the point of beginning.

EXCEPTING THEREFROM all interests in and to all oil, gas and other minerals in, on and/or under said property and all rights in connection therewith which may have been granted, reserved or leased to others by instruments of record in the office of the Judge of Probate of Mobile County, Alabama; and

It is the express intent of the grantor herein to convey ownership of all oil, gas and other mineral interests in, on and/or under said property and all rights in connection therewith which have not been previously granted to or reserved by others.

The above described real property does not constitute the homestead of the grantor herein.

together with all and singular the rights, members, privileges, tenements, hereditaments, easements, appurtenances and improvements belonging or in anywise appertaining thereto; TO HAVE AND TO HOLD the same unto said grantee, his heirs and assigns, in fee simple, forever.

This conveyance is made subject to restrictive covenants, easements, rights-of-way and building set back lines, if any, applicable to said property of record in the office of the Judge of Probate Court of Mobile County, Alabama.

620
50
650
1000
1650
200
1850

Claim #
4124

File # G6709

EXHIBIT A

Begin at the Northwest corner of Lot Three of Fractional Section 15, Township 5 South, Range 1 West and run East 122 feet to a point on the East line of Cedar Point Road, thence run South 14 degrees 30 minutes West along the East line of said Cedar Point Road 741 feet to a point marked by an iron pipe, for the point of beginning; thence run 77 degrees 15 minutes East 360 feet to a point, thence run South 14 degrees 30 minutes West 75 feet to a point, thence run North 77 degrees 15 minutes West 360 feet to a point on the East line of Cedar Point Road, thence run North along the East line of Cedar Point Road, 14 degrees 30 minutes East, 75 feet to the point of beginning.

Claim

4121

GAINES TITLE, INC.
5920-E Grelot Road - Suite 1
Mobile, Alabama 36609
Phone (334) 344-1521 Fax (334) 343-7066

May 3, 2000

Mr. and Mrs. Billy R. Carroll
2285 Cedar Point Road
Mobile, Alabama 36605

Re: Kensey Prentiss Mixon, Jr.
Billy R. Carroll and Cristie A. Carroll
Our File No. G6709

Dear Mr. and Mrs. Carroll:

Please find enclosed the following:

1. Original recorded warranty deed from Kensey Prentiss Mixon, Jr. to Billy R. Carroll ~~666-666-666-666~~ recorded in the Probate Office of Mobile County, Alabama, in Real Property Book 4821, Page 467.

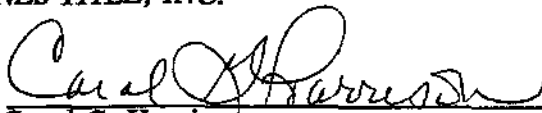
2. Ticor Title Insurance's policy of owner's title insurance No. ~~666-666-666-666~~ 0650.

You should have this property assessed in your name(s) for taxes at the Tax Collector's office in the Mobile County Courthouse before December 31, 2000. If this property is to be your principal residence, be sure to claim your homestead exemption.

Thank you for allowing us to assist you in this matter. If you have any questions or if we can be of further assistance, please feel free to give us a call.

Very truly yours,

GAINES TITLE, INC.

BY: 
Carol G. Harrison

enclosures

Claim
#4121

**OWNERS
SCHEDULE A**

Agent File No.: G6709

Owners Policy No.: [REDACTED] 0650

Date and Time of Policy: April 4, 2000 at 4:37 P.M.

Amount of Insurance: \$63,000.00

NOTE: A loan policy on the encumbrance described in this Schedule has been issued naming as the insured: SouthTrust Mortgage Corporation

1. Name of Insured:

Billy R. Carroll and Cristie A. Carroll

2. The estate or interest in the land described in this Schedule:

Fee Simple

3. The mortgage, hereinreferred to as the insured mortgage, and the assignments thereof, if any, are described as follows:

Mortgage from Billy R. Carroll and Cristie A. Carroll to SouthTrust Mortgage Corporation dated March 30, 2000 and recorded in the Probate Office of Mobile County, Alabama, on April 4, 2000 at 4:39 P.M., in Real Property Book 4821, Page 469.

4. The land referred to in this Policy is in the State of Alabama, County of Mobile, and described as follows:

SEE ATTACHED EXHIBIT "A"

Dated: May 3, 2000
GAINES TITLE, INC.

BY: *Carol D. Harrison*

2001 **Tax Return List Real and Personal Property - Mobile County, AL -** 2001
LIST OF PROPERTY RETURNED BY CARROLL BILLY R P000611 KEY 975626
2001 2286 CEDAR POINT RD Mailing Add : A000000 STA044 MO
051100 POST OFFICE ADDRESS DAUPHIN ISLAND AL 36526

No. C					
BT	1	2	3	4	5

PROPERTY LAST ASSESSED TO WHOM
OATH TO BE ADMINISTERED TO TAXPAYER:
DO SOLEMNLY SWEAR (OR AFFIRM) THAT THE FOREGOING LIST
OF PROPERTY RETURNED BY

MIXON KENSEY PRENTISS JR							M 294830		LOC: 2285 CEDAR POINT RD			
COUNTY	TWP.	AREA	SEC.	1/4 SEC.	BLOCK	PARCEL	CLARS	Historical Exemption Valuation	Market Value	Taxpayer's Current Value	Net Assessor's Value For Assessment	Valuation By Board Of Equalization
02	32	01	15	2	000	039.	3					
REAL ESTATE DESCRIPTION (NOTE WHETHER MINERAL RIGHT, SURFACE RIGHT, TIMBER RIGHT, TURNPIKE RIGHT OR OTHER RIGHT)												
BEG NW COR FRACT SEC 15 T5S R1W RUN E 122 FT (0) 112 FT LAND (S) TO E/L CEDAR PT RD S 14 DEG 30 MIN W ALG SD E/L 741 FT FOR BEG TH S 77 DEG 15 MIN E 360 FT TH S 14 DEG 30 MIN W 75 FT TH N 77 DEG 15 MIN W 360 FT TO E/L CEDAR PT RD TH N ALG SD E/L 14 DEG 30 MIN E 75 FT TO BEG #SEC 15 T5S R1W									5200		620	
#01 1-1 STY FR RES W/1 BATH GP WD-DECK & FIREPL (5RMS/3BRMS) #FE GARAGE/3 OTHER IMPROVEMENTS AND FEATURES									25000		2500	
									4900		500	
									4900			
									25000			
MOBILE												
RFBK 4021 PAGE 467 DATED 2000/03/30 WD												
STATE								3520				
COUNTY								2000				

WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof unto said grantee, his heirs and assigns, against the lawful claims and demands of all persons, whomsoever.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed on this the 30th day of March, 2000.

Kensy Prentiss Mixon (SEAL)
Kensy Prentiss Mixon, Jr.

STATE OF ALABAMA
COUNTY OF MOBILE

I, the undersigned notary public, in and for said State and County, hereby certify that Kensy Prentiss Mixon, Jr., whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 30th day of March, 2000.

Erin K. Duggan
Notary Public,
4-8-2003

Mailing address of grantee:

2285 Cedar Point Rd.
Mobile, AL 36605

This instrument prepared by:

Chase R. Laurendine
Attorney At Law
5909 Airport Blvd.
P. O. Box 850817
Mobile, Alabama 36685

State of Alabama - Mobile County
I certify this instrument was filed on:
Tue, Apr-04-2000 @ 4:37:20PM

DEED FAX	\$0.50
S. R. FEE	\$2.00
SURCHARGE	\$12.00
RECORDING FEE	\$6.00
TOTAL AMOUNT	\$16.50

2000021494
L. W. NOONAN, Judge of Probate